#### 

## **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Bristol K. Jenkins Sr. aka Bodies by Bristol LLC

Kenyatta R. Jenkins

3/22/19

By the court: Michael B. Kaplan

United States Bankruptcy Judge

### **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

# Case 18-21794-MBK Doc 54 Filed 03/24/19 Entered 03/25/19 00:48:26 Desc Imaged

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re: Bristol K. Jenkins, Sr. Kenyatta R. Jenkins Debtors Case No. 18-21794-MBK Chapter 7

#### **CERTIFICATE OF NOTICE**

District/off: 0312-3 User: admin Page 1 of 2 Date Rcvd: Mar 22, 2019 Form ID: 318 Total Noticed: 25

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 24, 2019.
                  +Bristol K. Jenkins, Sr., Kenyatta R. Jenkins, 19 Warren Ave., Browns M: +Rebecca A. Solarz, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812 +SLS, 8742 Lucent Blvd., Ste. 300, Highlands Ranch, CO 80129-2386
db/jdb
                                                                                                        Browns Mills, NJ 08015-4301
aty
lm
                   +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517612636
                    EMERG PHYS SVCS OF NJ PA, PO Box 1123, Minneapolis, MN 55440-1123
Freeman & Mintz, PA, 34 Tanner Street, Haddonfield, New Jersey 08033-2482
517691529
                  Freeman & Mintz, PA, 34 Tanner Street, Haddonfield, New Jerse
+HT Automotive, LLC, 1301 Route 73, Mt. Laurel, NJ 08054-2215
517584412
517584413
                   +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
517701606
                    Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
517660242
                     Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,
                     Greenville, SC 29603-0587
517584416
                   +SLS, 8742 Lucent Blvd., Suite 300,
                                                                  Highlands Ranch, Colorado 80129-2386
                   +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
                   +Toyota Motor Credit Corporation,

+United States Attorney General, United States Department of

Washington, D.C. 20044-0683

Washington, D.C. 20044-0683
517661478
517584420
                                                              United States Department of Justice,
517584422
                    Virtua Health System,
                                                POB 8500-8267,
                                                                      Philadephia, Pennsylvania 19178-8267
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2019 00:37:07 U.S. Attorney, 970 Broad St.,
                     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                   +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 23 2019 00:37:03
                                                                                                        United States Trustee
smq
                     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
                     Newark, NJ 07102-5235
517696206
                   +EDI: AIS.COM Mar 23 2019 04:13:00
                                                                  Directv, LLC,
                                                                                       by American InfoSource as agent,
                    4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
EDI: IRS.COM Mar 23 2019 04:13:00 Internal Reven
517584414
                                                                   Internal Revenue Service, POB 7346,
                     Philadelphia, Pennsylvania 19101-7346
                   +EDI: MID8.COM Mar 23 2019 04:13:00
517696011
                                                                    Midland Funding LLC, PO Box 2011,
                     Warren, MI 48090-2011
                    E-mail/Text: bkdepartment@rtresolutions.com Mar 23 2019 00:37:19
517703858
                     Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
                    E-mail/Text: bkdepartment@rtresolutions.com Mar 23 2019 00:37:19
517584415
                     Real Time Resolutions, Inc., P. O. Box 731940, Dallas, TX 75373-1940
517584417
                    EDI: TFSR.COM Mar 23 2019 04:13:00
                                                                    Toyota Financial Services, POB 4102,
                     Carol Stream, Illinois 60197-4102
517881984
                    EDI: ECMC.COM Mar 23 2019 04:13:00
                                                                    US Department of Education, PO Box 16448,
                     St Paul MN 55116-0448
517584418
                   +E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2019 00:37:07
                                                                                               United States Attorney,
                  Peter Rodino Federal Building, 970 Broad Street, Suite 700, +EDI: WFFC.COM Mar 23 2019 04:13:00 Wells Fargo Bank, POB 1
                                                                                                    Newark, New Jersey 07102-2527
                                                                    Wells Fargo Bank, POB 14517,
517584423
                     Des Moines, Iowa 50306-3517
517605387
                   +EDI: WFFC.COM Mar 23 2019 04:13:00
                                                                    Wells Fargo Bank, NA, 435 Ford Road, 3rd FL, Suite 300,
                     Saint Louis Park, MN 55426-4938
                                                                                                                   TOTAL: 12
                  ** BYPASSED RECIPIENTS (underiverance, +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
              **** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517696013*
517661479*
517676733*
                  +United States Attorney, Peter Rodino Federal Building,
Newark, New Jersey 07102-2527
                                                                                             970 Broad Street, Suite 700,
517584419*
                   +United States Attorney General,
517584421*
                                                              United States Department of Justice,
                     Ben Franklin Station, POB 683,
                                                              Washington, D.C. 20044-0683
                                                                                                                  TOTALS: 0, * 5, ## 0
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Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2019 Signature: /s/Joseph Speetjens

District/off: 0312-3 User: admin Page 2 of 2 Date Rcvd: Mar 22, 2019

Form ID: 318 Total Noticed: 25

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2019 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation

 $\verb|dcarlon@kmllawgroup.com|, bkgroup@kmllawgroup.com|$ 

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, As Trustee Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation

kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, As Trustee Et

Al... rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

Victor Druziako on behalf of Joint Debtor Kenyatta R. Jenkins bkdruziako@aol.com

Victor Druziako on behalf of Debtor Bristol K. Jenkins, Sr. bkdruziako@aol.com

TOTAL: 8